

MEETING : LOCAL PENSION BOARD (LPB)

DATE : 12 November 2025

VENUE : Conference Room 1, SHQ/Teams

PRESENT: Steve Beaton (Chair), Ann Read, Tracey Stradling, John Tyrell, Nick Foster, Rob Olivier, Andrea Batchelor (dialled in), Helen Scargill (dialled in), Stuart Smith (dialled in), Caz Lee (notes)

Ref	Item	Decision/Outcome	Action By
1.	Apologies: Jo Shippey		
2.	Agree notes of last meetings held on 04 September 2025 Notes were reviewed and agreed as a true record.	Caz to publish and add to internet page.	Done 18.11.25.
	Updates on Actions Arising		
2.1	<u>Helen will update an example she has created which provides basic breakdown if someone retired at 30 years or aged 55 and send which can be shared for information. Clearly shows there is no detriment in staying beyond 30 years; some are under misapprehension that commutation figures will go down from 30 years date which isn't true anymore. Personal choice for members. From workforce planning perspective will help to make things clearer for people.</u> Update 28/02/24: Helen on AL, Steve will follow up with her next week.		

	<p>Update 12/06/24: Helen shared slides from WYPF pre-retirement May 2024 presentation and talked through the breakdown content. Will update with new commutation rates and pass back to Steve for circulation.</p> <p>Update 03/09/24: Rolled over for when back from AL.</p> <p>Update 09/12/24: carried over.</p> <p>Update 12/02/25: carried over.</p> <p>Update 14/05/25: Helen will send Steve an older version with out of date pay rates for him to circulate with a note will be updated in July once new pay scales agreed.</p> <p>Update 04/09/25: Rolled over to next meeting due to Helen's current capacity.</p> <p>Update 12/11/25: Rolled over to next meeting due to Helen's current capacity.</p>		
2.2	<p><u>Steve to add entry regarding concerns about WYPF capacity following Helen's update about issues recruiting, score and circulate to Board for review/comment.</u></p>	Action complete	
2.3	<p><u>Caz to redact IDRP response letters of personal information and send copy to Board members for info.</u></p>	Action complete 05.09.25	

2.4	<p><u>Steve to confirm whether the upcoming Pensions Dashboard Programme is on the risk register and add if not.</u></p>	Action complete - has been added, will review as part of item 8.	
3.	<p><u>Chair's notes/updates (standing item):</u></p> <p><i>*Nick & Rob joined the meeting</i></p> <p>Steve provided verbal overview of Chairs LPB notes - 12.11.25.docx circulated ahead of the meeting with the agenda.</p> <p>No comments/questions.</p>		
4.	<p><u>WYPF Updates (standing item)</u></p> <p>Helen advised the new member services manager started on 27 October. He is going to be managing the BAU fire work and is in the process of getting to grips with everything.</p> <p>Laura will now be Member Services Manager of the new Matthews Team (which has been set up provisionally for 2 years) comprised of a team manager and senior pensions officers. Work has started in collating position; records will be created where required and going forward will be sending acknowledgement to members that have received paperwork from their FRS and explaining there will be delays. Will also be sending acknowledgment to FRS' confirming have received it. In the process of going through every case, detailing paperwork was received and dealing with cases in date order unless an FRA approaches directly requesting an escalation. Following a question from Steve, Helen will get confirmation from Laura whether WYPF will be dealing with those who have no pension first. Hopefully will start to</p>	<p>Helen to seek clarification from Laura whether WYPF will be dealing with those who have no pension first.</p>	Helen

<p>see an improvement in processing times and delivery of BAU now this team has been created.</p> <p>ABS position - CFRS has 444 active members of those eligible 150 are in scope for age discrimination remedy and 294 out of scope. WYPFT have sent 293 to out-of-scope members; 1 has a query. 132 have been sent to in scope members, leaving 18 outstanding with transfers/divorce/modified position.</p> <p>WYPFT has started production of those out of scope; of the 545 deferred members, 121 are in scope and 424 out of scope. Currently sent 381, others need looking at as to why they haven't been produced yet and identification of any blockers.</p> <p><i>*Rob left the meeting</i></p> <p>WYPFT are currently focussing on trying to move pensioners immediate choice members forward. Have been doing unprotected and tapered (red and green cases); CFRS have 5 green cases and those have been completed, with members making elections. CFRS have 16 red cases, 4 of these have been completed. Also have a couple that need more independent work due to annual allowance scheme breaches and another who was reemployed. WYPFT have dealt with 1 ill health case and have started process for second one but there is an outstanding query on that one. Trying to keep these cases moving; WYPF has loaded data and are rolling back fully protected cases as don't know if these processes will work following the move from Oracle to Sequel at end of month. Trying to get as many in rollback position before the switch happens.</p> <p>WYPF have dealt with any annual allowance breaches and sent those members their pension statements before the deadline.</p>		
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	<p>Steve thanked Helen and WYPF for all their hard work, know how busy they have been. CFRS have got 2 IDRPs outstanding - Helen confirmed she is aware; has a list of outstanding IDRPs that need a response for all FRS' and is working through them as fast as possible. It means that resources are being diverted to the administration/response element of IDRPs cases rather than dedicating time to processing so making the entire process potentially take longer.</p> <p>Steve asked if Helen was aware of any delays in relation to staff not getting retirement packs; haven't had an issue within CFRS but have heard from other FRS' that members have left without having a retirement pack in time. Helen confirmed no potential future delays that she is aware of, acknowledged that there have been more than WYPF would like but hopefully the creation of the Matthews' Team will mean capacity and timeliness will be better, Helen will make others within the team aware this is an area of concern for FRA's.</p>		
5.	<p><u>Declarations of Interest (standing item)</u></p> <p>None to discuss.</p>		
6.	<p><u>Feedback from Training (standing item)</u></p> <p>Steve updated that he and Nick have signed up the Award in Pension Essentials (APE) course delivered by Barnett Waddingham and awarded by the Pensions Management Institute (PMI), commencing third week in November. This takes place over a 12-month period with a 5-week exam and assessment cycle. It is a level 2 qualification (GCSE equivalent) aimed at</p>		

	<p>those new to pensions. APE is a generic pensions qualification, not LGPS or public sector specific.</p> <p>There are five compulsory units consisting of:</p> <ol style="list-style-type: none"> 1. Unit 1: Introduction to UK Pensions 2. Unit 2: Disclosure Regulations & Whistleblowing for occupational pension schemes 3. Unit 3: Occupational Pension Scheme Design, Investment and Administration 4. Unit 4: Member Benefit Events and Rules for Defined Benefit (DB) Pension Schemes 5. Unit 5: Member Benefit Events and Rules for Defined Contribution Pension Schemes. <p>Once completed, will assess whether it was worthwhile and potentially worth upskilling others on the Board if appropriate.</p>		
7.	<p><u>Regional Pension Group Update (<i>standing item</i>)</u></p> <p>Steve advised he and Anne attended recent Regional Pension Group meeting on 30 October and provided a verbal overview of pertinent discussions from the most recent notes from 20 June meeting. Next one will be February/March 2026.</p> <p>Remedy GAD adjustment form - Steve and Ann will go through and fill out the new forms this afternoon.</p>		

8.	<u>Review of Risk Register (standing item)</u> Group reviewed, discussed, and made agreed amendments to the LPB - Risk Register.XLSX .	Steve to make agreed amendments to the Risk Register and circulate.	Steve
9.	<u>Review of Issues Log (standing item)</u> Nothing to discuss.		
10.	<u>Recent Case Law Affecting Pension Scheme and Review of recent LGA Bulletins and WYPF monthly updates (standing item):</u> Nothing of interest to update in relation to case law. Updates from LGA and WYPF, covered under item 3 and circulation of WYPF Monthly Report for CFRS Oct2025.docx .		
11.	<u>Annual Benefits Statements</u> Covered by Helen under item 4.		
12.	<u>End of Year Report</u> Completed - Steve to send Caz a copy for the SharePoint folder.	Steve to send copy of 2025-2026 report to Caz for SharePoint folder/listing on FA agenda. Update 26.11.25: Steve was mistaken re the 2025-26 report, got nixed up with the 2024-25 report	Steve

		which was published in May 2025. John picking up production of the 2025-26 report.	John
13.	<p><u>Potential support from Aon</u></p> <p>Steve advised at the Annual Conference/AGM in September there was a presentation in relation to TPR publishing its General Code of Practice on 10 January 2024 which replaced the Code of Practice (no 14) for Public Service Pension Schemes and came into force from 27 March 2024. It contains 51 modules in 5 sections, 4 of which apply to FF pension schemes with many areas that were not in the previous Code of Practice. A lot of these modules relate to legal practice that must be adhered to, with others being best practice, CFRS need to work out what are requirements and what we need to do to meet TPR's expectations in relation to these areas.</p> <p>Steve advised we don't have the current capacity or expertise to do this; however, we must comply with the legal requirements of the new Code of Practice. Aon have worked with Warwickshire FRS and created this bespoke compliance model offering 3 different options - Aon TPR Code Police and Fire Compliance model and training support.pdf.</p> <p>Brought to the meeting today to discuss for LPB views on researching the 3 proposed options further and taking a Business Case forward to Matthew Warren for decision as Scheme Manager.</p> <p>Rob agreed in with the principle of utilising an external company in terms of capacity and expertise but questioned whether there are other companies offering similar that might have an implementation tool model rather than Teams based as believe that would work for CFRS better.</p>	<p>Agreement supportive of investigating options for external assistance with CFRS compliance around the TPR new General Code of Practice - Steve to continue research liaising with Tracey in line with procurement regulations, with</p>	Steve

	<p>Helen advised she is aware Mercer's and Hyman Robertson's are also offering similar packages however Aon is only one who has worked with a fire client (Warwickshire) and created bespoke package rather than general LGPS overview.</p> <p><i>*Helen left meeting</i></p>	a view to taking a Business Case to Matthew for consideration.	
14.	Any Other Business		
14.1	<p>Steve advised he attend an LGA organised scheme managers meeting yesterday (11 November) comprised of the 24 FRS clients of WYPF to discuss how to best collectively support WYPF in navigating the current backlog and prioritisation of cases.</p> <p>An agreement was reached going to collectively report WYPF to TPR for a material breach in relation to failure to produce RSS'. As all FRA's have processed this differently there hasn't been a consistent approach that can be used. LGA are meeting with WYPF later this week following the meeting requesting a definitive action plan with expected timescales so that FRS' can provide consistent updates to members. Not about blame, there is acknowledgement that people at WYPF are working extremely hard, but expectations/requirements aren't being met and need to do something as a sector to put consistent message out.</p>		
15.	<p>Date of Next Meeting</p> <p>10 February 2026</p>		